

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
WESTERN DIVISION

In re:	)	Case No. 16-30245
	)	
Deborah Lynn Garza	)	Chapter 7
Noe Garza	)	
	)	Judge John P. Gustafson
Debtors.	)	
	)	<u>U.S. BANK NATIONAL</u>
		<u>ASSOCIATION'S RELIEF FROM STAY</u>
		<u>AND ABANDONMENT WORKSHEET</u>

I. LOAN DATA

A. IDENTIFICATION OF COLLATERAL (check all that apply):

- X Real Estate: 2850 Manley Road, Maumee, OH 43537
- ☐ Principal Residence of Debtor(s)
- ☐ Other
- ☐ Personal Property <- DESCRIPTION (Include ID or VIN number, as applicable)>
- ☐ Other Property <- DESCRIPTION>

B. **2016** VALUE OF COLLATERAL: \$223,700.00

C. SOURCE OF COLLATERAL VALUATION: Lucas County Auditor

D. ORIGINAL LENDER: First Mortgage Consultants, LLC

E. ENTITY ENTITLED TO ENFORCE THE NOTE: U.S. Bank National  
Association

F. CURRENT LOAN SERVICER: U.S. Bank National Association

G. DATE OF LOAN: 09/20/2006

H. ORIGINAL PRINCIPAL AMOUNT DUE UNDER NOTE: \$200,000.00

I. ORIGINAL INTEREST RATE ON NOTE: 6.500%

- J. CURRENT INTEREST RATE: 6.500%
- K. ORIGINAL MONTHLY PAYMENT AMOUNT  
(principal and interest only for mortgage loans): \$1,264.14
- L. CURRENT MONTHLY PAYMENT AMOUNT: \$1,891.56
- M. THE CURRENT MONTHLY PAYMENT AMOUNT LISTED ABOVE:
- ☐ Includes an escrow amount of \$<AMOUNT> for real estate taxes.
- ☐ Includes an escrow amount of \$<AMOUNT> for property insurance.
- X Includes an escrow amount of \$627.42 for taxes and insurance..
- ☐ Does not include any escrow amount.
- N. DATE LAST PAYMENT RECEIVED: 12/05/2013
- O. AMOUNT OF LAST PAYMENT RECEIVED: \$1,857.70
- P. AMOUNT HELD IN SUSPENSE ACCOUNT: \$0.00
- Q. NUMBER OF PAYMENTS PAST DUE: 28

II. AMOUNT ALLEGED TO BE DUE AS OF **February 10, 2016**

	<u>Description of Charge</u>	<u>Total Amount of Charges</u>	<u>Number of Charges Incurred</u>	<u>Dates Charges Incurred</u>
A.	PRINCIPAL	\$180,729.88		
B.	INTEREST	\$27,700.26		
C.	TAXES ( <b>Escrow Advance: Includes Taxes &amp; Insurance</b> )	\$16,438.75		
D.	INSURANCE ( <b>MIP</b> )	\$0.00		
E.	LATE FEES	\$0.00	N/A	N/A
F.	NON-SUFFICIENT FUNDS FEES	\$0.00	N/A	N/A
G.	PAY-BY-PHONE FEES	\$0.00	N/A	N/A

H.	BROKER PRICE OPINIONS	\$0.00	N/A	N/A
I.	FORCE-PLACED INSURANCE	\$0.00	N/A	N/A
J.	PROPERTY INSPECTIONS	\$0.00	N/A	N/A
K.	OTHER CHARGES (describe in detail and state contractual basis for recovering the amount from the debtor)	\$0.00	N/A	N/A

TOTAL DEBT: \$224,868.89

LESS AMOUNT HELD IN SUSPENSE: \$0.00

TOTAL DUE AS OF **February 10, 2016** : \$224,868.89 \*

\* This total cannot be relied upon as a payoff quotation.

This Worksheet was prepared by:

LAURITO & LAURITO, L.L.C.

/s/ Nicholas E. O'Bryan

Nicholas E. O'Bryan (0082711)

Attorney for Movant

7550 Paragon Road

Dayton, OH 45459

Telephone (937) 743-4878

Fax (937) 743-4877

no'bryan@lauritolaw.com

02/12/2016

DATE